

High School Enterprize Class Participates in Banking Course

Wasatch High School (LRJ) "Mr. Maynard was very qualified. He knew his material well," said one student when evaluation statements were asked for Charles L. Maynard, Manager of the Heber Branch of Zions First National Bank and a Vice President in the business, was a special professional offered to Wasatch High School through the Utah Bankers Association. The mini-banking course for 10th 11th and 12th grade students, "Your Bank and You", was offered and once more as "an activity oriented program to give students a "hands-on banking experience."

Mrs. Cheryl Hardy's American Enterprize Class was fortunate to experience this five hour course. Each day for one week her class was taught some of the basics of banking: writing and recording checks; balancing a bank statement; setting a financial goal; figuring the cost of credit; and determining a budget.

"The unit on savings taught

me the importance of a planned savings program," wrote another student, and another yet (who possibly not seen the value in savings) cried, "I was depressed when I found out how much you really pay for a house when you borrow money to pay for it!"

Last year about 10,000 high school students participated in the program, and the banker and the association footed the bill for materials. Revisions this year make the bankers even more excited about the educational benefits afforded the students. Video material, handouts and course outlines bring information of importance right down to student levels. The course is endorsed by the Utah Office of State Education, and the classroom teacher is present while the instruction is given.

"I learned a lot and enjoyed it," said Karen Ritchie, one of 28 students in the class. The students are potential business operators and they will have a

follow-up exercise in banking and will also learn something of the Federal Reserve System and how it supplies and controls money.

"The banking unit was excellent. All people need to be informed about the banking system and how the Federal Reserve System operates," said one student at the close of the unit.

Professionals from the community impress students with things that happen right in the neighborhood and bring first-hand information to those who need to know. The January 7-11 experience was a great success, according to Mrs. Hardy who expressed much thanks to Mr. Maynard for his excellent presentation. But the student who said, "Every student should have the opportunity to participate in this activity, I learned a lot in a short time," summed it up for both banking and education.

2A Wasatch Wave Heber City, UT 84032 Thursday, January 17, 1985



Charles L. Maynard, manager of Zion's Bank, instructs students on banking in a mini-banking course sponsored by the Utah Bankers Association.

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